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DEC 16 2004**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:

Richard C. JOHNSON

Serial No.: 10/071,363

Filed: February 7, 2002

For: **MEMPHIS: MULTIPLE ELECTRONIC
MONEY PAYMENT HIGH LEVEL
INTEGRATED SECURITY**

Atty. Docket No.: ORCL5775

Examiner: Jalatee WORJLOH

Group Art Unit: 3621

Confirmation No.: 8641

Customer No.: 22430

Total Pages: 1

**RESPONSE TO RESTRICTION
REQUIREMENT**

CERTIFICATE OF TRANSMISSION PURSUANT TO 37 CFR § 1.8

I hereby certify that these papers are being facsimile transmitted to the Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, fax no. 703-872-9306, on December 16, 2004.


Nita J. Miller

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed December 9, 2004, restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 1-35, drawn to a method/system for issuing digital certificates for an electronic payment system classified in class 705, subclass 76.
- II. Claims 36-65, drawn to a method for securing payments of a corporation using a third party financial service provider, classified in class 705, subclass 78.

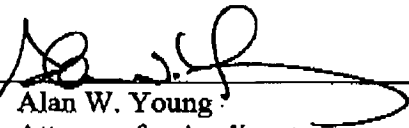
Applicants hereby elect Group I, claims 1-35, without traverse. No fee is due with this communication.

Respectfully submitted,

Date:

Dec. 16, 2004

By:


Alan W. Young
Attorney for Applicants
Registration No. 37,970

YOUNG LAW FIRM, P.C.
4370 Alpine Road, Suite 106
Portola Valley, CA 94028
Tel.: (650) 851-7210
Fax: (650) 851-7232

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